

In the abstract:

Please replace the abstract of the disclosure on page 23 as follows:

Tokenless biometric authorization of an electronic transaction between a consumer and a merchant uses an electronic identifier and an access device. ~~The access device need not contain data personalized to the consumer.~~ A consumer registers with the identifier a registration biometric sample taken from the ~~consumer's person~~ consumer. The consumer and merchant establish mutual communications via the access device. The merchant proposes a ~~commercial~~ transaction to the consumer via the access device. The access device communicates to the merchant an ~~identification code~~ associated with the access device. After the consumer and merchant have agreed on the transaction, the consumer and the identifier use the access device to establish mutual communications. The access device communicates to the identifier the ~~identification~~ code associated with the access device. The identifier compares a ~~bid~~ biometric sample from the consumer with registered biometric sample ~~to try to identify the consumer~~. Upon successful identification, the identifier electronically forwards information regarding the consumer to the merchant. These steps accomplish a biometrically authorized electronic financial transaction without the consumer having to present any personalized man-made memory tokens.